

EXHIBIT 20



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Putin to meet Sberbank CEO on Tuesday — Kremlin

It is reported that Sberbank has "plenty of areas of operations"

MOSCOW, March 7. /TASS/. Russian President Vladimir Putin will meet Sberbank CEO Herman Gref on Tuesday, Kremlin Spokesman Dmitry Peskov told reporters.

"Putin will be in the Kremlin during the first half of the day at the least. He will meet Herman Gref now; will deal with Sberbank's affairs. They are communicating on an ongoing basis but since the credit institution is the systemic one, certainly, the President receives regular reports about the bank's state of affairs," Peskov said.

Sberbank has "plenty of areas of operations," the Kremlin Spokesman said. "This is its contribution to development of education, the artificial intelligence, and so on," Peskov added.

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